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☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	rt 1: Identify Yourself			
		About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name			
	Write the name that is on your government-issued picture identification (for	Enid First name		Reginald First name
	example, your driver's license or passport).	Middle name	-	Middle name
	Bring your picture identification to your meeting with the trustee.	Blanton Last name and Suffix (Sr., Jr., II, III)	-	Blanton Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years	FKA Enid Jones		
	Include your married or maiden names.			
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-2504		xxx-xx-5034

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Debtor 1 Enid Blanton
Debtor 2 Reginald Blanton

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years	■ I have not used any business name or EINs.	■ I have not used any business name or EINs.
	Include trade names and doing business as names	Business name(s)	Business name(s)
		EINs	EINs
5.	Where you live		If Debtor 2 lives at a different address:
		6430 S Stony Island Apt 2202 Chicago, IL 60637	
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code
		Cook County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for	Check one:	Check one:
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

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Debtor 1 Enid Blanton Debtor 2 Reginald Blantor						_	Case	number (if known)	
Par	t 2:	Tell the Court About \	our Bank	ruptcy Ca	ase				
7.	Bank	chapter of the cruptcy Code you are			orief description of each, see go to the top of page 1 and c			.C. § 342(b) for Individ	uals Filing for Bankruptcy
	choo	sing to file under	☐ Chap	ter 7					
			☐ Chap	ter 11					
			☐ Chap	ter 12					
			■ Chap	ter 13					
8.	How	you will pay the fee	abo	out how yo	entire fee when I file my per ou may pay. Typically, if you a attorney is submitting your pa address.	re paying	the fee yourself,	you may pay with cash	n, cashier's check, or money
					the fee in installments. If ye in Installments (Official For		e this option, sign	and attach the Application	ation for Individuals to Pay
			☐ I re	equest that t is not req plies to you	t my fee be waived (You ma	ay request may do so able to pa	o only if your inco y the fee in install	me is less than 150% (Iments). If you choose	of the official poverty line that this option, you must fill out
9.	bank	you filed for ruptcy within the 3 years?	□ No. ■ Yes.						
				District	Northern District of Illinois	When	12/20/17	Case number	17-37678
				District	Northern District of Illinois	 When	3/03/17	Case number	17-6564
				District	See Attachment	When		Case number	
10.		nny bankruptcy	■ No						
	filed not f you,	s pending or being by a spouse who is ling this case with or by a business ar, or by an ate?	☐ Yes.						
				Debtor				Relationship to y	/ou
				District	-	_ When		Case number, if	known
				Debtor				Relationship to y	/ou
				District		_ When		Case number, if	known
11.	-	ou rent your ence?	■ No.	Go to I	ine 12.				
	. 55.0	- -	☐ Yes.	Has yo	ur landlord obtained an evicti	ion judgm	ent against you?		
					No. Go to line 12.				
					Yes. Fill out <i>Initial Statemen</i> this bankruptcy petition.	t About ai	n Eviction Judgme	ent Against You (Form	101A) and file it as part of

Enid Blanton

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Deb	otor 2 Reginald Blanton				Case number (if known)			
Par	Report About Any Bu	ısinesses	You Own	as a Sole Proprie	etor			
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.				
		☐ Yes.	Name	and location of bus	usiness			
	A sole proprietorship is a							
	business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	of business, if any	y			
	If you have more than one sole proprietorship, use a separate sheet and attach		Numb	umber, Street, City, State & ZIP Code				
	it to this petition.		Check	heck the appropriate box to describe your business:				
				Health Care Busin	iness (as defined in 11 U.S.C. § 101(27A))			
				Single Asset Real	al Estate (as defined in 11 U.S.C. § 101(51B))			
				Stockbroker (as d	defined in 11 U.S.C. § 101(53A))			
				Commodity Broke	ter (as defined in 11 U.S.C. § 101(6))			
				None of the above	ve			
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadline operation	s. If you in	under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate up indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of sh-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure 16(1)(B).				
	For a definition of small	■ No.	I am r	ot filing under Chap	apter 11.			
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am fi Code.		r 11, but I am NOT a small business debtor according to the definition in the Bankruptcy			
		☐ Yes.	I am fi	ling under Chapter	r 11 and I am a small business debtor according to the definition in the Bankruptcy Code	٠.		
Par	t 4: Report if You Own or	Have Any	Hazardo	us Property or An	ny Property That Needs Immediate Attention			
14.	Do you own or have any property that poses or is	■ No.						
	alleged to pose a threat of imminent and identifiable hazard to	☐ Yes.	What is	the hazard?				
	public health or safety? Or do you own any property that needs			iate attention is				
	immediate attention?		needed,	why is it needed?		_		
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	the property?				
	a.gom ropano.				Number, Street, City, State & Zip Code			

Debtor 1

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Debtor 1 Enid Blanton

Debtor 2 Reginald Blanton

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 18-09977 Doc 1 Filed 04/05/18 Entered 04/05/18 13:02:22 Desc Main Document Page 6 of 53

	tor 2 Reginald Blanton				Case nun	nber (if known)	
Par	6: Answer These Quest	ions for Re	eporting Purposes				
16.	What kind of debts do you have?	16a.	Are your debts primarily condition individual primarily for a personal transfer of the primarily for the primarily f			defined in 11 U.S.C. § 101	(8) as "incurred by an
			☐ No. Go to line 16b.				
			■ Yes. Go to line 17.				
			Are your debts primarily b money for a business or inve				tain
			☐ No. Go to line 16c.				
			☐ Yes. Go to line 17.				
		16c.	State the type of debts you o	owe that are not consur	mer debts or busi	ness debts	
17.	Are you filing under Chapter 7?	■ No.	I am not filing under Chapter	r 7. Go to line 18.			
Do you estimate that after any exempt property is excluded and admin after any exempt property is excluded and admin are paid that funds will be available to distribute to unsecured creditors?				dministrative expenses			
	administrative expenses are paid that funds will		□ No				
	be available for distribution to unsecured creditors?		Yes				
18.	How many Creditors do	■ 1-49		1 ,000-5,000		□ 25,001-50,000	0
	ou estimate that you we?	☐ 50-99		5001-10,000	0	5 0,001-100,00	00
		☐ 100-19 ☐ 200-99		□ 10,001-25,0	000	☐ More than100	0,000
19.	How much do you	\$ 0 - \$5	50.000	□ \$1,000,001	- \$10 million	□ \$500,000,001	- \$1 billion
estim	estimate your assets to be worth?	□ \$50,00	01 - \$100,000	□ \$10,000,001		□ \$1,000,000,00	
			001 - \$500,000 001 - \$1 million	□ \$50,000,001 □ \$100,000,00	1 - \$100 million 01 - \$500 million	☐ \$10,000,000,0 ☐ More than \$50	
20.	How much do you	\$ 0 - \$5	50,000	□ \$1,000,001	- \$10 million	□ \$500,000,001	- \$1 billion
	estimate your liabilities to be?		01 - \$100,000	□ \$10,000,001		□ \$1,000,000,0 □ \$10,000,000,	•
			001 - \$500,000 001 - \$1 million	\$50,000,001 \$100,000,00	01 - \$500 million	☐ \$10,000,000, ☐ More than \$5	
Par	7: Sign Below						
For	you	I have exa	amined this petition, and I de	clare under penalty of p	perjury that the inf	formation provided is true	and correct.
			chosen to file under Chapter 7 ates Code. I understand the r				
			rney represents me and I did t, I have obtained and read th				e fill out this
		I request	relief in accordance with the	chapter of title 11, Unite	ed States Code, s	specified in this petition.	
			and making a false statement cy case can result in fines up				
		/s/ Enid	Blanton		/s/ Reginald E		
		Enid Bla Signature	anton e of Debtor 1		Reginald Blan Signature of De		
		Fxecuted	on April 5, 2018		Executed on	Anril 5 2018	
		LACCUIGU	MM / DD / YYYY			MM / DD / YYYY	

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Debtor 1	Enid Blanton	Document	Page / of 53		
Debtor 2	Reginald Blanton		Cas	e number (if known)	
•	attorney, if you are ted by one	under Chapter 7, 11, 12, or 13 of title 11, Un	ited States Code, and have e	informed the debtor(s) about eligibility to procupple and the relief available under each chapt lebtor(s) the notice required by 11 U.S.C. § 34	er
•	not represented by ey, you do not need s page.	and, in a case in which § 707(b)(4)(D) applies chedules filed with the petition is incorrect.	es, certify that I have no know	ledge after an inquiry that the information in th	ne ´
		/s/ Bennie W Fernandez	Date	April 5, 2018	
		Signature of Attorney for Debtor		MM / DD / YYYY	
		Bennie W Fernandez			
		Printed name			
		Fernandez & Gray			
		Firm name			
		223 W. Jackson			
		Chicago, IL 60606			
		Number, Street, City, State & ZIP Code			
		Contact phone 312-386-1010	Email address	bennie161@sbcglobal.net	

0795585 ILBar number & State

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Debtor 1 Enid Blanton

Debtor 2 Reginald Blanton

Case number (if known)

Fill in this infor	mation to identify your	case:		
Debtor 1	Enid Blanton			
	First Name	Middle Name	Last Name	
Debtor 2	Reginald Blanton	1		
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number (if known)				☐ Check if this is ar

FORM 101. VOLUNTARY PETITION

Prior Bankruptcy Cases Filed Attachment

District	Case Number	Date Filed
Northern District of Illinois	17-37678	12/20/17
Northern District of Illinois	17-6564	3/03/17
Northern District of Illinois	16-21585	7/02/16
Northern District of Illinois	16-08322	3/10/16
Northern District of Illinois	15-26692	8/05/15
Nothern District of Illinois	14-42138	11/21/14
Northern District of Illinois	14-03858	2/07/14
Nothern District of Illinois	13-14578	4/08/13
Northern District of Illinois	13-01600	1/15/13
Northern District of Illinois	11-18179	4/28/11

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		DUCUIII	<u> </u>					
Fill in this infor	II in this information to identify your case:							
Debtor 1	Enid Blanton							
	First Name	Middle Name	Last Name					
Debtor 2	Reginald Blanton							
Spouse if, filing)	First Name	Middle Name	Last Name					
Jnited States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS					
Case number _								

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your a	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	19,275.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	19,275.00
Par	t 2: Summarize Your Liabilities		
			abilities t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	17,375.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	3,000.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	8,249.00
	Your total liabilities	\$	28,624.00
Par	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	6,952.69
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	4,068.00
Par	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other scl	nedules.
7.	■ Yes What kind of debt do you have?		

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

the court with your other schedules.

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Debtor 1 Enid Blanton
Debtor 2 Reginald Blanton

Debtor 3 Case number (if known)

8. **From the** *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

7,825.40

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:	Tota	al claim
9a. Domestic support obligations (Copy line 6a.)	\$_	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_	3,000.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_	0.00
9d. Student loans. (Copy line 6f.)	\$_	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$_	0.00
9g. Total. Add lines 9a through 9f.	\$	3,000.00

Case 18-09977 Doc 1 Filed 04/05/18 Entered 04/05/18 13:02:22 Desc Main Document Page 11 of 53 Fill in this information to identify your case and this filing: Debtor 1 **Enid Blanton** Middle Name First Name Last Name Debtor 2 Reginald Blanton (Spouse, if filing) Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number Check if this is an amended filing Official Form 106A/B Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? ☐ Yes. Where is the property? Part 2: Describe Your Vehicles Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles □ No Yes Do not deduct secured claims or exemptions. Put Jeep Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: **Grand Cherokee** Debtor 1 only Model: Creditors Who Have Claims Secured by Property. 2009 Year: Debtor 2 only Current value of the Current value of the 145000 Approximate mileage: Debtor 1 and Debtor 2 only entire property? portion you own? Other information: At least one of the debtors and another \$9,500.00 \$9,500.00 ☐ Check if this is community property (see instructions) Do not deduct secured claims or exemptions. Put Cheverolet Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: **HHR LT** Creditors Who Have Claims Secured by Property. Model: ■ Debtor 1 only 2011 Year: Debtor 2 only Current value of the Current value of the 90000 Approximate mileage: entire property? portion you own? Debtor 1 and Debtor 2 only Other information: At least one of the debtors and another \$7,875.00 \$7,875.00 ☐ Check if this is community property (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

■ No

☐ Yes

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	ebtor 1 ebtor 2	Enid Blanton Reginald Blanton			Cas	se number (if known)	
5		e dollar value of the porti you have attached for Pal					\$17,375.00
		scribe Your Personal and He					
D	o you ov	vn or have any legal or ec	uitable inter	rest in any of the follow	ing items?		Current value of the portion you own? Do not deduct secured claims or exemptions.
6.	Exampl No	old goods and furnishing les: Major appliances, furnit Describe		china, kitchenware			
	- res.		ousehold l	Items			\$1,500.00
7.	■ No				oment; computers, printers	s, scanners; music c	ollections; electronic devices
8.	Exampl	bles of value les: Antiques and figurines; other collections, memo			oks, pictures, or other art o	objects; stamp, coin,	or baseball card collections;
9.	Example No	ent for sports and hobbie les: Sports, photographic, e musical instruments		other hobby equipment;	bicycles, pool tables, golf	clubs, skis; canoes a	and kayaks; carpentry tools;
10	■ No	ns oles: Pistols, rifles, shotgun Describe	s, ammunitio	on, and related equipmen	t		
11	□ No	s bles: Everyday clothes, furs Describe	s, leather coat	ts, designer wear, shoes	, accessories		
		Misc W	/earing App	parel			\$200.00
12	■ No	y oles: Everyday jewelry, cos Describe	tume jewelry,	, engagement rings, wed	ding rings, heirloom jewelr	y, watches, gems, g	gold, silver
13	Examp ■ No	orm animals oles: Dogs, cats, birds, hors Describe	ses				
14	. Any ot	her personal and househ	old items yo	ou did not already list, i	ncluding any health aids	you did not list	

Official Form 106A/B Schedule A/B: Property page 2

 \square Yes. Give specific information.....

■ No

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Debte Debte		Enid Blanton Reginald Blanton	Case number (if known)	
		ne dollar value of all of your entries fr rt 3. Write that number here	om Part 3, including any entries for pages you have attached	\$1,700.00
Part 4	1: Des	cribe Your Financial Assets		
		n or have any legal or equitable intere	est in any of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions.
	Exampi No	les: Money you have in your wallet, in yo	our home, in a safe deposit box, and on hand when you file your petitic	on
E	Exampl		al accounts; certificates of deposit; shares in credit unions, brokerage hecounts with the same institution, list each.	ouses, and other similar
	No Yes		Institution name:	
		17.1.	Chicgao Postal Employee Credit Union	\$100.00
		17.2.	Wells Fargo Checking Account	\$100.00
■ □ 19. N	No Yes	Institution or is	ith brokerage firms, money market accounts ssuer name: corporated and unincorporated businesses, including an interest	t in an LLC, partnership, and
	oint ve No Yes.	enture Give specific information about them Name of entity:		
/ /	Negotia Non-ne No	able instruments include personal check	negotiable and non-negotiable instruments s, cashiers' checks, promissory notes, and money orders. not transfer to someone by signing or delivering them.	
		ent or pension accounts	1(k), 403(b), thrift savings accounts, or other pension or profit-sharing p	plans
	Yes. L	ist each account separately. Type of account:	Institution name:	
E	rour sh E <i>xampi</i>		nde so that you may continue service or use from a company rent, public utilities (electric, gas, water), telecommunications compan	ies, or others
	No Yes		Institution name or individual:	
_	nnuitie No	es (A contract for a periodic payment of	money to you, either for life or for a number of years)	
	Yes	lssuer name and descripti	ion.	

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

		Case 18-09977	Doc 1	Filed 04/05/18 Document	Entered 04/05/18 13:02:22 Page 14 of 53	Desc Main
	otor 1 otor 2	Enid Blanton Reginald Blanton			Case number (if known)	
	■ No □ Yes	Institution na	ame and desc	ription. Separately file th	ne records of any interests.11 U.S.C. § 521(c):	
•	No	equitable or future interests. Give specific information a		rty (other than anythin	g listed in line 1), and rights or powers exe	rcisable for your benefit
26.	Patents	s, copyrights, trademarks bles: Internet domain name	s, trade secre			
		Give specific information a				
•	Examp ■ No	es, franchises, and other oles: Building permits, exclusion Give specific information a	usive licenses,		n holdings, liquor licenses, professional license	es
Моі	ney or	property owed to you?				Current value of the portion you own? Do not deduct secured claims or exemptions.
•	No	unds owed to you Give specific information a	bout them, inc	cluding whether you alrea	ady filed the returns and the tax years	
I	Examp ■ No	support les: Past due or lump sum Give specific information		usal support, child suppo	ort, maintenance, divorce settlement, property	settlement
		amounts someone owes oles: Unpaid wages, disabil benefits; unpaid loans	ity insurance p		efits, sick pay, vacation pay, workers' comper	nsation, Social Security
_	_	Give specific information				
		ts in insurance policies bles: Health, disability, or lif	e insurance; h	nealth savings account (l	HSA); credit, homeowner's, or renter's insurar	nce
	∃ Yes.	Name the insurance comp Com	any of each ponpany name:	olicy and list its value.	Beneficiary:	Surrender or refund value:
	If you a someo	terest in property that is or are the beneficiary of a living the has died.			d surance policy, or are currently entitled to rece	eive property because
	■ No □ Yes.	Give specific information				
_	Examp	against third parties, wholes: Accidents, employmen			t or made a demand for payment to sue	
	■ No □ Yes.	Describe each claim				
•	No	contingent and unliquidate Describe each claim		every nature, including	g counterclaims of the debtor and rights to	set off claims
35.		ancial assets you did no				

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Official Form 106A/B Schedule A/B: Property page 5

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$19,275.00

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		DUCUITICITE	Faut 10 01 33	
Fill in this infor	mation to identify your	case:		
Debtor 1	Enid Blanton			
	First Name	Middle Name	Last Name	
Debtor 2	Reginald Blanton	ı		
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT OF	ILLINOIS	
Case number				
(if known)				☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1.	Which set of exemptions	are you claiming	? Check one only.	even if your s	spouse is filing with y

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	ount of the exemption you claim	Specific laws that allow exemption
2009 Jeep Grand Cherokee 145000 miles Line from Schedule A/B: 3.1	\$9,500.00	\$2,400.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
2011 Cheverolet HHR LT 90000 miles Line from <i>Schedule A/B</i> : 3.2	\$7,875.00	\$4,800.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c)
Misc Household Items Line from Schedule A/B: 6.1	\$1,500.00	\$1,500.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Misc Wearing Apparel Line from Schedule A/B: 11.1	\$200.00	\$200.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)
Chicgao Postal Employee Credit Union Line from Schedule A/B: 17.1	\$100.00	\$100.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)

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Debtor 1 Enid Blanton

Debto			Case nu	ımber (if known)	
	rief description of the property and line on chedule A/B that lists this property	Current value of the portion you own	Amount of the exemption y	Specific laws that allow exemption	
		Copy the value from Check only one box for each exemption. Schedule A/B			
	/ells Fargo Checking Account	\$100.00	\$100.00 \$100.00 \[\begin{array}{c} \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \		735 ILCS 5/12-1001(b)
L	TIE HOTH Scriedule A/B. 11.2				
	re you claiming a homestead exemption Subject to adjustment on 4/01/19 and every No			e of adjustmer	nt.)
	Yes. Did you acquire the property cove No	red by the exemption wi	in 1,215 days before you	filed this case	?

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		Document Pa	aae 18	of 53		
Fill in this inform	nation to identify you	r case:				
Debtor 1	Enid Blanton					
Debior 1	First Name	Middle Name Last	Name			
Debtor 2	Reginald Blanto	n				
(Spouse if, filing)	First Name		Name			
United States Ba	nkruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS	S			
Case number _						
(if known)						if this is an
					ameno	led filing
Official Forn	n 106D					
		Who Have Claims Sec	curad	hy Property	.,	12/15
<u> </u>	D. Creditors	Wild Have Claims Sec	Jui eu	by Fropert	<u>y </u>	12/13
	Additional Page, fill it o	f two married people are filing together, bo out, number the entries, and attach it to this				
1. Do any creditors	have claims secured by	your property?				
	_	is form to the court with your other sche	dules. Yo	u have nothing else to	o report on this form.	
_	all of the information b	•	44,00. 10	a navo nouning clook	o roport on the form.	
		Delow.				
Part 1: List A	II Secured Claims			Column A	Column B	Column C
		nore than one secured claim, list the creditor s a particular claim, list the other creditors in Pa		Amount of claim	Value of collateral	Unsecured
		cal order according to the creditor's name.	111 Z. AS	Do not deduct the	that supports this	portion
2.1 Exeter Fir	nance Corp	Describe the property that secures the cla	aim·	value of collateral. \$7,875.00	claim \$7,875.00	If any \$0.00
Creditor's Name	•	2011 Cheverolet HHR LT 90000	 	\$1,015.00	\$7,675.00	
		miles				
Po Box 16	66097	As of the date you file, the claim is: Check apply.	all that			
Irving, TX	75016	Contingent				
Number, Street	, City, State & Zip Code	☐ Unliquidated				
		Disputed				
Who owes the de	ebt? Check one.	Nature of lien. Check all that apply.				
Debtor 1 only		An agreement you made (such as mortgacar loan)	age or secu	ıred		
Debtor 2 only						
☐ Debtor 1 and De	•	☐ Statutory lien (such as tax lien, mechanic	:'s lien)			
☐ Check if this cl	he debtors and another	☐ Judgment lien from a lawsuit ☐ Other (including a right to offset)				
community de		Other (including a right to onset)				
-						
	Opened 3/23/12					
	Last Active					
Date debt was inc		Last 4 digits of account number	1001			
2.2 Regional	Acceptance Co	Describe the property that secures the cla	aim:	\$9,500.00	\$9,500.00	\$0.00
Creditor's Name		2009 Jeep Grand Cherokee 1450	00	· ,		
		miles				
22414 11		As of the date you file, the claim is: Check	all that			
304 Kellm		apply.				
	Seach, VA 23462	Contingent				
Number, Street	, City, State & Zip Code	Unliquidated				
Who owes the de	ebt? Check one.	Disputed Nature of lien. Check all that apply.				
☐ Debtor 1 only		☐ An agreement you made (such as mortga	age or secu	ıred		
Debtor 2 only		car loan)	J. 2. 3000	•		
■ Debtor 1 and De	ebtor 2 only	☐ Statutory lien (such as tax lien, mechanic	c's lien)			

 \square At least one of the debtors and another \square Judgment lien from a lawsuit

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Debtor 1	Enid Blant	ton			(Case number (if kno	w)	
	First Name	Middle Na	ame Las	st Name				
Debtor 2	Reginald I	Blanton						
	First Name	Middle Na	ame Las	st Name				
	if this claim re unity debt	elates to a	Other (including a right	ht to offset)				_
Date debt	was incurred	Opened 11/11/09 Last Active 8/17/15	Last 4 digits of a	account number	6301			
							1	
Add the	dollar value of	your entries in C	olumn A on this page. W	rite that number he	ere:	\$17	,375.00	
	the last page of the last number here	•	the dollar value totals fro	m all pages.		\$17	,375.00	

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

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			Document	Page 20 of	53		
Fill	in this inform	nation to identify your ca	ase:				
Deb	otor 1	Enid Blanton					
		First Name	Middle Name	Last Name			
	otor 2	Reginald Blanton					
(Spo	ouse if, filing)	First Name	Middle Name	Last Name			
Uni	ted States Bar	nkruptcy Court for the:	NORTHERN DISTRICT OF	ILLINOIS			
	se number					_	if this is an ed filing
	ficial Form		no Have Unsecure	d Claims			12/15
Sche Sche left.	edule G: Executedule D: Credito Attach the Conte e and case nun	tory Contracts and Unexpir ors Who Have Claims Secu	nat could result in a claim. Als ed Leases (Official Form 1066 red by Property. If more space . If you have no information to ecured Claims). Do not include any cre is needed, copy the Par	editors with partially s t you need, fill it out, i	ecured claims that a number the entries in	re listed in
		rs have priority unsecured					
	☐ No. Go to Pa	art 2.					
	Yes.						
2.	identify what typ possible, list the	be of claim it is. If a claim has e claims in alphabetical order	If a creditor has more than one p both priority and nonpriority amo according to the creditor's name icular claim, list the other credito	ounts, list that claim here a . If you have more than tw	and show both priority a	nd nonpriority amount	ts. As much as
	(For an explana	ation of each type of claim, se	e the instructions for this form in	the instruction booklet.)	Total claim	Priority amount	Nonpriority amount
2.1	Internal	Revenue Service	Last 4 digits of acc	ount number	\$3,000.00	\$3,000.00	\$0.00
	P.O. Bo	editor's Name x 21126 Iphia, PA 19114	When was the debt	incurred?			
		reet City State Zlp Code	As of the date you	file, the claim is: Check	all that apply		
	Who incurred	I the debt? Check one.	☐ Contingent				
	Debtor 1 o	nly	☐ Unliquidated				
	Debtor 2 o	nly	☐ Disputed				
	Debtor 1 a	nd Debtor 2 only	Type of PRIORITY	unsecured claim:			
	☐ At least on	e of the debtors and another	☐ Domestic suppor	t obligations			
	☐ Check if the	his claim is for a communi	ty debt Taxes and certai	n other debts you owe the	government		
	Is the claim s	ubject to offset?	☐ Claims for death	or personal injury while yo	ou were intoxicated		
	■ No □ Yes		☐ Other. Specify _				
Par	t 2: List Al	I of Your NONPRIORITY	Unsecured Claims				
		rs have nonpriority unsecu					
	☐ No. You hav	ve nothing to report in this par	t. Submit this form to the court w	rith your other schedules.			
	Yes.						
	es.						

Total claim

Part 2.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of

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	2 Reginald Blanton		Case number (if know)					
4.1	Ad Astra Recovery Serv Nonpriority Creditor's Name	Last 4 digits of account number	5965	\$743.00				
	7330 W 33rd St N Ste 118 Wichita, KS 67205	When was the debt incurred?	Opened 4/08/15 Last Active 11/01/14					
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply					
	■ Debtor 1 only	☐ Contingent						
	☐ Debtor 2 only	☐ Unliquidated						
	☐ Debtor 1 and Debtor 2 only	☐ Disputed						
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:					
	☐ Check if this claim is for a community	☐ Student loans						
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not					
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts					
	Yes	Other. Specify Collection	Attorney Speedycash.Com 161-I					
4.2	Cavalry Portfolio Serv	Last 4 digits of account number	1098	\$419.00				
	Nonpriority Creditor's Name Po Box 27288 Tempe, AZ 85285	When was the debt incurred?	Opened 1/26/15					
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply					
	■ Debtor 1 only	☐ Contingent						
	Debtor 2 only	☐ Unliquidated						
	Debtor 1 and Debtor 2 only	□ Disputed						
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:					
	☐ Check if this claim is for a community	☐ Student loans						
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not					
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts					
	Yes	Other. Specify Collection	Attorney Capital One					
4.3	Cbna	Last 4 digits of account number	5231	\$473.00				
	Nonpriority Creditor's Name Po Box 6497 Sioux Falls, SD 57117	When was the debt incurred?	Opened 12/09/00 Last Active 4/16/11					
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply					
	☐ Debtor 1 only	☐ Contingent						
	■ Debtor 2 only	☐ Unliquidated						
	☐ Debtor 1 and Debtor 2 only	☐ Disputed						
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured						
	☐ Check if this claim is for a community debt	☐ Student loans☐ Obligations arising out of a sepa						
	Is the claim subject to offset?	report as priority claims						
	■ No	Debts to pension or profit-sharin						
	□ Yes	Other. Specify Charge Acc	count					

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	2 Reginald Blanton		Case number (if know)						
4.4	Chgo Po Ecu	Last 4 digits of account number	9031	\$760.00					
	Nonpriority Creditor's Name 10025 S Western Chicago, IL 60643	When was the debt incurred?	Opened 10/06/11 Last Active 10/16/12						
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	As of the date you file, the claim is: Check all that apply						
	Debtor 1 only	☐ Contingent							
	☐ Debtor 2 only	☐ Unliquidated							
	☐ Debtor 1 and Debtor 2 only	☐ Disputed							
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	l claim:						
	☐ Check if this claim is for a community	☐ Student loans							
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not						
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts						
	Yes	Other. Specify Check Cred	lit Or Line Of Credit						
4.5	Chgo Po Ecu	Last 4 digits of account number	5630	\$750.00					
	Nonpriority Creditor's Name	_	Opened 2/27/42 Leat Active						
	10025 S Western Chicago, IL 60643	When was the debt incurred?	Opened 2/27/12 Last Active 2/19/16						
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply						
	Debtor 1 only	☐ Contingent							
	■ Debtor 2 only	☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ Student loans							
	☐ Debtor 1 and Debtor 2 only								
	☐ At least one of the debtors and another								
	☐ Check if this claim is for a community								
	debt Is the claim subject to offset?	 ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts 							
	■ No								
	Yes	Other. Specify Check Cred	lit Or Line Of Credit						
4.6	Chgo Po Ecu	Last 4 digits of account number	9009	\$45.00					
	Nonpriority Creditor's Name 10025 S Western	When was the debt incurred?	Opened 9/22/11						
	Chicago, IL 60643 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply						
	Debtor 1 only	☐ Contingent	Continued.						
	Debtor 2 only	☐ Unliquidated							
	☐ Debtor 1 and Debtor 2 only	☐ Disputed							
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:						
	☐ Check if this claim is for a community	☐ Student loans							
	debt Is the claim subject to offset?		paration agreement or divorce that you did not						
	■ No	' ' '	sharing plans, and other similar debts						
	Yes	■ Other Specify Deposit Re							

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	Reginald Blanton		Case number (if know)								
4.7	Erc	Last 4 digits of account number	6070	\$475.00							
	Nonpriority Creditor's Name Po Box 57547	When was the debt incurred?	Opened 5/26/11	ψ-170.00							
-	Jacksonville, FL 32241 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i									
	Debtor 1 only										
	■ Debtor 2 only	☐ Contingent									
	_ '	☐ Unliquidated									
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unsecured	d claim:								
	Check if this claim is for a community	Student loans									
	debt Is the claim subject to offset?	_	ration agreement or divorce that you did not								
	■ No	Debts to pension or profit-sharin	\square Debts to pension or profit-sharing plans, and other similar debts								
	Yes	Other. Specify Collection	11 Comcast Cable Com								
4.8	Franklin Collection Sv	Last 4 digits of account number	0643	\$356.00							
	Nonpriority Creditor's Name	_	Opened 0/22/15 Last Active								
	2978 W Jackson St Tupelo, MS 38801	When was the debt incurred?	Opened 9/23/15 Last Active 10/01/14								
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply								
	Who incurred the debt? Check one.	_									
	Debtor 1 only	Contingent									
	Debtor 2 only	Unliquidated									
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims									
	At least one of the debtors and another										
	☐ Check if this claim is for a community debt Is the claim subject to offset?										
	■ No	Debts to pension or profit-sharin									
	☐ Yes	■ Other. Specify Collection Attorney At T									
4.9	Fst Premier	Last 4 digits of account number	3031	\$955.00							
	Nonpriority Creditor's Name 3820 N Louise Ave	When was the debt incurred?	Opened 6/28/11 Last Active 8/01/11								
-	Sioux Falls, SD 57107 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply									
	Debtor 1 only	По и									
	Debtor 2 only	Contingent									
		☐ Unliquidated									
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured	d claim:								
	☐ At least one of the debtors and another ☐ Check if this claim is for a community	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts									
	debt Is the claim subject to offset?										
	■ No										
	Yes	Other. Specify Credit Card	Credit Card								

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Reginald Blanton		Case number (if know)	
Mage & Price	Last 4 digits of account number	7001	\$212.00
Nonpriority Creditor's Name 707 Lake Cook Road Suite 314 Deerfield, IL 60015	When was the debt incurred?	Opened 11/18/13	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply	
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	Other. Specify Collection	Med1 Dotson Timothy	
Merchants Credit Guide Nonpriority Creditor's Name	Last 4 digits of account number	2992	\$288.00
223 W Jackson Blvd Ste 4 Chicago, IL 60606	When was the debt incurred?	Opened 12/10/15 Last Active 7/01/15	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply	
☐ Debtor 1 only	☐ Contingent		
■ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	□ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharin	ng plans, and other similar debts	
Yes	Other. Specify Collection	Attorney Midwest Imaging Prof	
Ntl Acct Srv	Last 4 digits of account number	9529	\$1,281.00
Nonpriority Creditor's Name 1246 University Av Suite 421 Saint Paul. MN 55104	When was the debt incurred?	Opened 12/21/12	
Number Street City State Zlp Code	As of the date you file, the claim i	is: Check all that apply	
Who incurred the debt? Check one.			
☐ Debtor 1 only	☐ Contingent		
■ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing		
☐ Yes	■ Other. Specify Collection	Fifth Third Bank	

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Reginald Blanton		Case number (if know)	
Verizon Wireless	Last 4 digits of account number	0001	\$1,492
Nonpriority Creditor's Name	_		
Po Box 49 Lakeland, FL 33802	When was the debt incurred?	Opened 10/06/11 Last Active 8/01/14	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
□Yes	■ Other. Specify Telecommu	ınications or Cellular	

Part 3: List Others to Be Notified About a Debt That You Already Listed

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Т	otal Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims					
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	3,000.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	3,000.00
	6f.	Student loans	6f.	T	otal Claim
Total claims from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	3 p. 1, 1 m.	6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	8,249.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	8,249.00

^{5.} Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

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Fill in this infor	mation to identify your	case:		
Debtor 1	Enid Blanton			
	First Name	Middle Name	Last Name	
Debtor 2	Reginald Blantor	1		
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - □ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1 Island Terrance Apartments 6430 S Stony Island Chicago, IL 60637	The Debtors are both currently tenants residing in property located at 6430 S Stony Island Chicago, IL 60637.
	The Debtor currently pay rent in the amount of \$1,500.00 per month.

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		Docume	ent Page 27 o	of 53	
Fill in this	information to identify your o	case:			
Debtor 1	Enid Blanton				
	First Name	Middle Name	Last Name		
Debtor 2	Reginald Blanton				
(Spouse if, filin	ng) First Name	Middle Name	Last Name		
United Stat	tes Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case numb	oor				
(if known)	Jei			☐ Check if this is an	
				amended filing	
⊃((; - ; - i	I = 400LL				
	Form 106H				
Sched	ule H: Your Code	ebtors		12/15	
■ No □ Yes 2. With Arizona		lived in a community pr Nevada, New Mexico, Pu	operty state or territor erto Rico, Texas, Washi	y? (Community property states and territories include	
in line Form out Co	2 again as a codebtor only if	that person is a guaran Form 106E/F), or Sched	tor or cosigner. Make s	if your spouse is filing with you. List the person showsure you have listed the creditor on Schedule D (Offici 16G). Use Schedule D, Schedule E/F, or Schedule G to Column 2: The creditor to whom you owe the debt Check all schedules that apply:	ial fill
				onesit all estimation that apply:	
3.1	Name			Schedule D, line	
'	Name			☐ Schedule E/F, line	
_				☐ Schedule G, line	
	Number Street City	State	ZIP Code		
					_
3.2	Name			Schedule D, line	
				☐ Schedule E/F, line ☐ Schedule G, line	
-	Alvert en				
	Number Street City	State	ZIP Code		

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Eill.	in this information to identify your	2000:				Ī			
	otor 1 Enid Blant								
	otor 2 Reginald E	Blanton			_				
	ted States Bankruptcy Court for th	ne: NORTHERN DISTRIC	CT OF ILLINOIS						
Cas	se number jown)		-			Check if this is			
								ing postpetition following date:	
	fficial Form 106I chedule I: Your Ind	nomo.				MM / DD/	YYYY		12/15
supį spoi attad	as complete and accurate as pooling correct information. If youse. If you are separated and you a separate sheet to this form 1: Describe Employmen	u are married and not fili our spouse is not filing w . On the top of any additi	ng jointly, and your ith you, do not inclu	spouse ide infor	is liv mati	ing with you, inc on about your sp	lude info ouse. If r	rmation about nore space is	your needed,
1.	Fill in your employment information.		Debtor 1			Debtor	2 or non-	filing spouse	
	If you have more than one job, attach a separate page with information about additional	Employment status	■ Employed □ Not employed			■ Emp	loyed employed		
	employers.	Occupation	USPS			Chief E	Enginee	r	
	Include part-time, seasonal, or self-employed work.	Employer's name				Island	Terrace	Apartments	
	Occupation may include student or homemaker, if it applies.	Employer's address					Stony I jo, IL 60		
		How long employed t	here?						
Par	Give Details About M	onthly Income							
	mate monthly income as of the use unless you are separated.	date you file this form. If	you have nothing to r	eport for	any	line, write \$0 in the	e space. I	nclude your nor	n-filing
	u or your non-filing spouse have respace, attach a separate sheet t		ombine the informatio	on for all	empl	oyers for that pers	on on the	lines below. If	you need
						For Debtor 1		ebtor 2 or iling spouse	
2.	List monthly gross wages, saideductions). If not paid monthly			2.	\$	0.00	\$	5,544.83	
3.	Estimate and list monthly ove	rtime pay.		3.	+\$	0.00	+\$	0.00	
4.	Calculate gross Income. Add	line 2 + line 3.		4.	\$	0.00	\$	5,544.83	

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Deb	tor 1 tor 2	Enid Blanton Reginald Blanton	-	Case	e number (<i>if known</i>)			
				Fo	r Debtor 1		or Debtor 2 or on-filing spouse	
	Cop	y line 4 here	4.	\$_	0.00	\$	5,544.83	3
5.	List	all payroll deductions:						
	5a.	Tax, Medicare, and Social Security deductions	5a.	\$	0.00	\$	1,093.82	2
	5b.	Mandatory contributions for retirement plans	5b.	\$	0.00	\$	272.44	
	5c.	Voluntary contributions for retirement plans	5c.	\$	0.00	\$	0.00)
	5d.	Required repayments of retirement fund loans	5d.	\$	0.00	\$	0.00)
	5e.	Insurance	5e.	\$_	0.00	\$	0.00	
	5f.	Domestic support obligations	5f.	\$_	0.00	\$	0.00	_
	5g.	Union dues	5g.	\$_	0.00	\$	0.00	
	5h.	Other deductions. Specify:	5h.+	· -	0.00	-	0.00	_
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$_	0.00	\$	1,366.26	_
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$_	0.00	\$	4,178.57	<u>7</u>
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly not income.	8a.	\$	0.00	\$	0.00	
	8b.	monthly net income. Interest and dividends	оа. 8b.	- \$	0.00	\$	0.00	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce		· -				<u>-</u>
		settlement, and property settlement.	8c.	\$_	0.00	\$	0.00	
	8d. 8e.	Unemployment compensation Social Security	8d. 8e.	\$_ \$	0.00	\$	0.00	
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:		Ф_ \$	0.00	\$	0.00	_
	8g.	Pension or retirement income	 8g.	\$	0.00	\$	0.00)
	8h.	Other monthly income. Specify: Workmens Comp	_ 8h.+ _		2,281.40		0.00	_
		VA Benefits	_	\$_	0.00	\$	492.72	2
9.	Add	l all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$_	2,281.40	\$	492.7	72
10.		culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$		2,281.40 + \$_	4	4,671.29	6,952.69
11.	Inclu othe Do r	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your prince friends or relatives. In the include any amounts already included in lines 2-10 or amounts that are not a cify:	depen					0.00
12.		I the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certailies						6,952.69
13.	Do	you expect an increase or decrease within the year after you file this form	?				Combi	ined nly income
		No.						
	П	Yes. Explain:						

Fill	in this informa	tion to identify yo	our case:				Ī				
	otor 1	Enid Blanton					Ch	neck	if this is:		
		Lilia Bialitoi	<u> </u>						n amended filing		
	otor 2 ouse, if filing)	Reginald Bla	inton							wing postpetition chapte the following date:	r
			NODTI	IEDN DIOTDIOT OF II	LINIOIO						
Unit	ted States Bankr	uptcy Court for the:	: NORTE	ERN DISTRICT OF IL	LLINOIS			M	M / DD / YYYY		
1	se number nown)										
0	fficial Fo	rm 106J									
S	chedule	J: Your I	Exper	ses						12	2/1
info	ormation. If m		eded, atta	If two married peop ch another sheet to t n.							
Par		ibe Your House	hold								
1.	Is this a joir										
	□ No. Go to	ine 2. s Debtor 2 live i	n a senar	ate household?							
	= 103. 200		iii a sepai	ate nousenoid:							
		_	st file Offici	al Form 106J-2, <i>Exper</i>	nses for Separ	ate House	ehold of De	ebtoi	r 2.		
2.	Do you have	e dependents?	□ No								
	Do not list D Debtor 2.	ebtor 1 and	■ Yes.	Fill out this information feach dependent		ent's relat 1 or Debto	ionship to or 2		Dependent's age	Does dependent live with you?	
	Do not state	the			_					□ No	
	dependents	names.			Son				10	■ Yes □ No	
										☐ Yes	
										□ No	
										☐ Yes	
										□ No □ Yes	
3.		enses include	_	No				_		— 103	
		f people other the d your depender		Yes							
		ate Your Ongoin			ess voll are lis	ina this f	orm as a	suni	olement in a Cha	apter 13 case to report	
exp										of the form and fill in th	
the	value of sucl	h assistance and		government assistan luded it on <i>Schedule</i>	•				Your exp	ansas	
(Or	ficial Form 10	161.)						-	Tour exp	elises	
4.		or home owners and any rent for the		ses for your residen r lot.	ce. Include firs	t mortgag	e 4.	\$		1,500.00	
	If not includ	led in line 4:									
	4a. Real e	estate taxes					4a.	\$		0.00	
	•	rty, homeowner's					4b.			0.00	
		maintenance, re owner's associat		pkeep expenses			4c. 4d.			0.00	
5.				our residence, such a	s home equity	loans		\$		0.00	

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	tor 1 tor 2	Enid Bla Reginald		Case num	ber (if known)	
6.	Utiliti	ies:				
	6a.	Electricity,	heat, natural gas	6a.	\$	350.00
	6b.	Water, sev	wer, garbage collection	6b.	\$	0.00
	6c.	Telephone	e, cell phone, Internet, satellite, and cable services	6c.	\$	280.00
	6d.	Other. Spe	ecify: Cell Phone Family Package	6d.	\$	280.00
7.	Food	and house	ekeeping supplies		\$	300.00
8.	Child	lcare and c	children's education costs	8.	\$	300.00
9.	Cloth	ning, laund	ry, and dry cleaning	9.	\$	100.00
10.	Perso	onal care p	products and services	10.	\$	78.00
11.	Medic	cal and der	ntal expenses	11.	\$	130.00
12.	Trans	sportation.	Include gas, maintenance, bus or train fare.	40		250.00
			ar payments.	12.	·	350.00
			clubs, recreation, newspapers, magazines, and books	13.	·	0.00
			ributions and religious donations	14.	\$	150.00
15.	Insur		and the standard for th			
		nciude in Life insura	nsurance deducted from your pay or included in lines 4 or 20.	15a.	¢	E0.00
		Health insu		15a. 15b.	·	50.00 0.00
		Vehicle ins		15b.	·	
					· : — — —	200.00
16			Irance. Specify:	15d.	Φ	0.00
	Speci	ify:	clude taxes deducted from your pay or included in lines 4 or 20.	16.	\$	0.00
17.			ease payments: ents for Vehicle 1	17a.	¢	0.00
			ents for Vehicle 1	17a. 17b.	·	0.00
		, ,			*	0.00
		Other. Spe		17c.	·	0.00
10			•	17d.	Φ	0.00
10.			of alimony, maintenance, and support that you did not report as your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$	0.00
19.			s you make to support others who do not live with you.		\$	0.00
	Speci		, ,	19.	·	0.00
20.			erty expenses not included in lines 4 or 5 of this form or on Sche		our Income.	
			s on other property	20a.		0.00
	20b.	Real estate	e taxes	20b.	\$	0.00
	20c.	Property, h	homeowner's, or renter's insurance	20c.	\$	0.00
	20d.	Maintenan	nce, repair, and upkeep expenses	20d.	\$	0.00
	20e.	Homeown	er's association or condominium dues	20e.	\$	0.00
21.	Other	r: Specify:		21.	+\$	0.00
			41			
22.		•	monthly expenses			
			through 21.		\$	4,068.00
			2 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
			a and 22b. The result is your monthly expenses.		\$	4,068.00
23.		-	monthly net income.		_	
			12 (your combined monthly income) from Schedule I.	23a.	*	6,952.69
	23b.	Copy your	monthly expenses from line 22c above.	23b.	-\$	4,068.00
	23c.	Subtract vo	our monthly expenses from your monthly income.			
	_00.		is your monthly net income.	23c.	\$	2,884.69
24.	For ex	cample, do yo cation to the	an increase or decrease in your expenses within the year after you expect to finish paying for your car loan within the year or do you expect your terms of your mortgage? Explain here:			ease or decrease because of a
	ш те	to.	LAPIGIT HUID.			

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					•
Fill in this infor	mation to identify your	case:			
Debtor 1	Enid Blanton				
	First Name	Middle Name	Las	t Name	
Debtor 2	Reginald Blanton				
(Spouse if, filing)	First Name	Middle Name	Las	t Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINO	IS	
Case number					
(if known)					☐ Check if this is an
					amended filing
O#:-:-!	400D				
Official Forr					
Declarat	tion About a	ın Individual	Debte	or's Schedules	12/15
f two married pe	eople are filing togethe	r, both are equally respo	nsible for s	upplying correct information.	
obtaining money		n connection with a bank		ed schedules. Making a false stat e can result in fines up to \$250,0	tement, concealing property, or 100, or imprisonment for up to 20
Sign	n Below				
Did you pa	y or agree to pay some	one who is NOT an attor	ney to help	you fill out bankruptcy forms?	
■ No					
☐ Yes. N	Name of person			Attach Bar	nkruptcy Petition Preparer's Notice,
				Declaration	n, and Signature (Official Form 119)
	alty of perjury, I declare e true and correct.	that I have read the sum	mary and s	chedules filed with this declarati	ion and
			v	In I De mineral II Discote	
	d Blanton		X	/s/ Reginald Blanton	
	Blanton re of Debtor 1			Reginald Blanton Signature of Debtor 2	

Date April 5, 2018

Date April 5, 2018

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Fill i	n this inforn	nation to identify your	r case:								
Debt		Enid Blanton									
		First Name	Middle Name	Last Name							
Debt		Reginald Blanto									
(Spou	se if, filing)	First Name	Middle Name	Last Name							
Unite	ed States Ba	nkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS							
Case (if kno	e number _ wn)				-	heck if this is an mended filing					
Sta Be as	s complete a	of Financial A	ble. If two married people		ankruptcy equally responsible for sup						
		n). Answer every ques		L Lived Refere							
Part 1. \		r current marital statu	rital Status and Where Youss	u Livea Berore							
i	■ Married □ Not mai										
. '			live decompletes at least them.								
2. I	During the i	e last 3 years, have you lived anywhere other than where you live now?									
1	■ No □ Yes. Lis	. List all of the places you lived in the last 3 years. Do not include where you live now.									
	Debtor 1 Pr	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ac	dress:	Dates Debtor 2 lived there					
					ity property state or territory ico, Texas, Washington and W						
 	■ No □ Yes. Ma	ake sure you fill out <i>Sch</i>	nedule H: Your Codebtors (O	fficial Form 106H).							
Part	2 Explai	n the Sources of You	r Income								
-	Fill in the tota	al amount of income you	u received from all jobs and	ng a business during this you all businesses, including part re together, list it only once ur		ndar years?					
ļ	□ No										
	Yes. Fil	I in the details.									
			Debtor 1		Debtor 2						
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)					
		r year before that: ecember 31, 2016)	☐ Wages, commissions, bonuses, tips	\$0.00	☐ Wages, commissions, bonuses, tips	\$0.00					
			☐ Operating a business		☐ Operating a business						

Official Form 107

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		eginald Bla						Case	number (if known)		
				Debtor 1					Debtor 2		
				Sources of Check all the		(before	s income re deductions a sions)	and	Sources of inc Check all that a		Gross income (before deductions and exclusions)
For the calendar year: (January 1 to December 31, 2015)			■ Wages, commissions, bonuses, tips \$60,000.00		0.00	☐ Wages, commissions, bonuses, tips					
				☐ Operatin	g a business				☐ Operating a	business	
	the calen nuary 1 to	dar year: December 3	31, 2014)	■ Wages, o	commissions,		\$64,741	1.00	☐ Wages, com bonuses, tips	missions,	\$0.00
				☐ Operatin	g a business				☐ Operating a	business	
	■ No	source and th	C	ome from each	n source separat	ely. Do ı	not include inc	ome tha	at you listed in lin	e 4.	
	_	Fill in the de	tails.								
				Debtor 1					Debtor 2		
				Sources of Describe bel		each (befor	s income from source re deductions a sions)		Sources of inc Describe below		Gross income (before deductions and exclusions)
Par	t 3: Lis	t Certain Pay	ments You	Made Before	You Filed for E	Bankrup	otcy				
6.	Are eithe □ No.	Neither De individual p	btor 1 nor D rimarily for a	Debtor 2 has personal, fan	nily, or househol	mer del d purpos	bts. Consume se."		are defined in 11 of \$6,425* or mo		1(8) as "incurred by an
		□ _{No.} □ _{Yes}	paid that cr	each creditor to editor. Do not		ts for do	mestic suppor	t obliga			he total amount you nd alimony. Also, do
		* Subject t							r after the date o	f adjustment	
	■ Yes.				orimarily consu or bankruptcy, did			a total	of \$600 or more?		
		■ No.	Go to line 7								
		☐ Yes	include pay		nestic support ob						t creditor. Do not nclude payments to an
	Creditor'	s Name and	Address		Dates of payme	nt	Total amou		Amount you	Was this p	payment for
							pa	id	still owe		

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Debtor 1 Enid Blanton

Deb	tor 2	Reginald Blanton		Cas	e number (if knowl	7)	
	<i>Inside</i> of wh	in 1 year before you filed for bankrupto lers include your relatives; any general pa nich you are an officer, director, person in siness you operate as a sole proprietor. 1 ony.	irtners; relatives of any gen- control, or owner of 20% of	eral partners; partners r more of their voting	erships of which y g securities; and	ou are a genera	al partner; corporations
	_	No Yes. List all payments to an insider.					
	Insi	der's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment
	insid	in 1 year before you filed for bankruptoler? de payments on debts guaranteed or cos		ments or transfer a	iny property on	account of a d	ebt that benefited an
	_	No Yes. List all payments to an insider					
	Insi	der's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for Include cred	this payment litor's name
Pari	4:	Identify Legal Actions, Repossession	ns, and Foreclosures				
	List a	in 1 year before you filed for bankrupte all such matters, including personal injury fications, and contract disputes.					
	_	No Yes. Fill in the details.					
		e title e number	Nature of the case	Court or agency		Status of th	ie case
		in 1 year before you filed for bankruptook all that apply and fill in the details below		erty repossessed, f	oreclosed, garn	ished, attached	d, seized, or levied?
	_	No. Go to line 11. Yes. Fill in the information below.					
	Cred	ditor Name and Address	Describe the Property				Value of the property
1.1	\A/:4L	in 00 days before you filed for honkry	Explain what happened		anaial inatitutia	n set eff env	amaiinta fram vair
	acco	in 90 days before you filed for bankrup ounts or refuse to make a payment bec		luding a bank or fir	ianciai institutio	on, set off any a	amounts from your
		Yes. Fill in the details. ditor Name and Address	Describe the action the	creditor took	Date take	e action was	Amount
	cour	in 1 year before you filed for bankrupt t-appointed receiver, a custodian, or a		erty in the possess			efit of creditors, a
	_	No Yes					
Part	t 5 :	List Certain Gifts and Contributions					
13.		in 2 years before you filed for bankrup No Yes. Fill in the details for each gift.	tcy, did you give any gifts	s with a total value	of more than \$6	600 per person	?
	Gifts	s with a total value of more than \$600 person	Describe the gifts			es you gave gifts	Value
		son to Whom You Gave the Gift and lress:					

Entered 04/05/18 13:02:22 Case 18-09977 Doc 1 Filed 04/05/18 Desc Main Page 36 of 53 Document Debtor 1 **Enid Blanton** Debtor 2 Reginald Blanton Case number (if known) 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value more than \$600 contributed **Charity's Name** Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No Yes. Fill in the details. Value of property Describe the property you lost and Describe any insurance coverage for the loss Date of your how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers 16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of Address transferred or transfer was payment **Email or website address** made Person Who Made the Payment, if Not You Fernandez & Associates 3/4/16 \$500.00 108 Madison Oak Park, IL 60302 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No Yes. Fill in the details. **Person Who Was Paid** Description and value of any property Date payment Amount of **Address** transferred or transfer was payment made Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. No Yes. Fill in the details.

Person's relationship to you

Person Who Received Transfer

Description and value of

property transferred

Describe any property or

paid in exchange

payments received or debts

Address

Date transfer was

made

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Debtor 1 Enid Blanton
Debtor 2 Reginald Blanton

Case number (if known)

19.	Within 10 years before you filed for bankrupto beneficiary? (These are often called asset-prote No		y property to a	a self-settle	ed trust or similar device o	of which you are a
	Yes. Fill in the details. Name of trust	Description and v	alue of the pro	perty tran	sferred	Date Transfer was made
Par	t 8: List of Certain Financial Accounts, Instr	ruments, Safe Deposit	Boxes, and S	torage Uni	its	maac
20.	Within 1 year before you filed for bankruptcy, sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, associa No Yes. Fill in the details.	other financial accour	nts; certificate:	s of depos		
	Name of Financial Institution and L	ast 4 digits of account number	Type of acco	ount or	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
21.	Do you now have, or did you have within 1 year cash, or other valuables?	ar before you filed for	bankruptcy, a	ny safe de	posit box or other deposi	tory for securities,
	■ No □ Yes. Fill in the details.					
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, S State and ZIP Code)		Describe	the contents	Do you still have it?
22.	Have you stored property in a storage unit or ■ No □ Yes. Fill in the details.	place other than your	home within 1	l year befo	ore you filed for bankruptc	y?
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or h to it? Address (Number, S State and ZIP Code)		ss Describe the contents		Do you still have it?
Par	t 9: Identify Property You Hold or Control fo	or Someone Else				
23.	Do you hold or control any property that some for someone.	eone else owns? Inclu	ude any prope	rty you bo	rrowed from, are storing fo	or, or hold in trust
	Yes. Fill in the details.					
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, S Code)		Describe	the property	Value
	t 10: Give Details About Environmental Information Give Details About Environmental Information					
	Environmental law means any federal, state, or toxic substances, wastes, or material into the regulations controlling the cleanup of these s	or local statute or regular, land, soil, surface	e water, ground			
-	Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.					
	hazardous material, pollutant, contaminant, o			•	·	·

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

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Debtor 1 Enid Blanton
Debtor 2 Reginald Blanton

Case number (if known)

24.	Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?							
	■ No □ Yes. Fill in the details.							
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State a ZIP Code)	and	Environmental law, if you know it	Date of notice			
25. Have you notified any governmental unit of any release of hazardous material?								
	■ No □ Yes. Fill in the details.							
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State a ZIP Code)	and	Environmental law, if you know it	Date of notice			
26.	Have you been a party in any judicial or adminis	strative proceeding under any en	vironi	mental law? Include settlements a	nd orders.			
	■ No □ Yes. Fill in the details.							
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Na	ture of the case	Status of the case			
Par	11: Give Details About Your Business or Con	nections to Any Business						
27.	Within 4 years before you filed for bankruptcy, d	lid you own a business or have a	any of	f the following connections to any	business?			
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time							
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)							
	☐ A partner in a partnership							
	☐ An officer, director, or managing executive of a corporation							
	☐ An owner of at least 5% of the voting or equity securities of a corporation							
	No. None of the above applies. Go to Part 12.							
	Yes. Check all that apply above and fill in the details below for each business.							
		scribe the nature of the business		Employer Identification number				
	Address (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed							
28.	Within 2 years before you filed for bankruptcy, of institutions, creditors, or other parties.	lid you give a financial statemen	t to aı	nyone about your business? Inclu	de all financial			
	■ No □ Yes. Fill in the details below.							
	Name Date Address (Number, Street, City, State and ZIP Code)	te Issued						
	(Tambor, Ottobe, Only, State and Air Goule)							

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Debtor 1	Enia Bianton		
Debtor 2	Reginald Blanton		Case number (if known)
Part 12:	Sign Below		
are true a with a ba		statement,	nd any attachments, and I declare under penalty of perjury that the answers, concealing property, or obtaining money or property by fraud in connection prisonment for up to 20 years, or both.
/s/ Enid	Blanton	/s/ Re	ginald Blanton
Enid Bla	anton	Regin	nald Blanton
Signature of Debtor 1		Signat	ture of Debtor 2
Date A	pril 5, 2018	Date	April 5, 2018
Did you a	ttach additional pages to Your Statement of	Financial A	Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
■ No			
☐ Yes			
Did you p	ay or agree to pay someone who is not an at	torney to h	help you fill out bankruptcy forms?
■ No			
☐ Yes. N	ame of Person Attach the Bankruptcy P	etition Prep	parer's Notice, Declaration, and Signature (Official Form 119).

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

\$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtor and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor, in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.

□The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the Chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;

- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the Chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank.]

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$1,500.00.
- 2. In addition, the debtor will pay the filing fee required in the case and other expenses of \$310.00.
- 3. Before signing this agreement, the attorney has received, \$310.00 toward the flat fee, leaving a balance due of \$1,190.00; and \$78.00 for expenses,

leaving a balance due for the filing fee of \$0.00.

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: April 5, 2018	2 11	
Signed:		
/s/ Enid Blanton	/s/ Bennie W Fernandez	
Enid Blanton	Bennie W Fernandez	
	Attorney for the Debtor(s)	
/s/ Reginald Blanton	•	
Reginald Blanton		
Debtor(s)		
Do not sign this agreement if the an	nounts are blank.	

Local Bankruptcy Form 23c

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Illinois

In	re	Enid Blanton Reginald Blanton	n		Case No.		
111		Regilialu Bialitoi	<u> </u>	Debtor(s)	Chapter	13	
		DICC				EDTOD(C)	
		DISC	LOSURE OF COMPEN	NSATION OF ATTOR	KNEY FOR DE	EBIOR(S)	
1.	cor	npensation paid to m	§ 329(a) and Fed. Bankr. P. 2016(ne within one year before the filing of the debtor(s) in contemplation of	g of the petition in bankruptcy,	or agreed to be paid	to me, for services r	
		For legal services,	I have agreed to accept		\$	1,500.00	
		Prior to the filing o	of this statement I have received		\$	310.00	
		Balance Due				1,190.00	
2.	The	e source of the compo	ensation paid to me was:				
		■ Debtor □	☐ Other (specify):				
3.	The	e source of compensa	ation to be paid to me is:				
		■ Debtor	☐ Other (specify):				
4.		I have not agreed to	share the above-disclosed compo	ensation with any other person	unless they are mem	bers and associates of	of my law firm.
			are the above-disclosed compensa ent, together with a list of the nan				law firm. A
5.	In	return for the above-	disclosed fee, I have agreed to re-	nder legal service for all aspect	s of the bankruptcy c	ease, including:	
	b. c.	Preparation and filin	or's financial situation, and rendeing of any petition, schedules, state debtor at the meeting of creditors needed]	ement of affairs and plan which	may be required;	-	kruptcy;
6.	Ву	agreement with the o	debtor(s), the above-disclosed fee	does not include the following	service:		
				CERTIFICATION			
this	I ce	ertify that the foregoi kruptcy proceeding.	ing is a complete statement of any	agreement or arrangement for	payment to me for re	epresentation of the	debtor(s) in
	Apr	il 5, 2018		/s/ Bennie W Ferr	nandez		
	Date			Bennie W Fernan	dez		
				Signature of Attorne Fernandez & Grav			
				223 W. Jackson	,		
				Chicago, IL 60606			
				312-386-1010 Fa bennie161@sbcg			
				Name of law firm			

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United States Bankruptcy Court Northern District of Illinois

In re	Enid Blanton Reginald Blanton		Case No.	
		Debtor(s)	Chapter	13
	VI	ERIFICATION OF CREDITOR		
		Number of	of Creditors: _	16
	The above-named Debtor(s (our) knowledge.) hereby verifies that the list of cred	litors is true and	correct to the best of my
Date:	April 5, 2018	/s/ Enid Blanton		
		Enid Blanton Signature of Debtor		
Date:	April 5, 2018	/s/ Reginald Blanton Reginald Blanton Signature of Debtor		

Ad Astra Recovery Serv 7330 W 33rd St N Ste 118 Wichita, KS 67205

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